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Date: 10-11-2004

Julie A. Eslick

Signature of Person Mailing Correspondence

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicant(s):	Fred Bishop, et al.	Docket No.:	60655.3917
Serial No.:	10/711,720	Group Art Unit:	TBA
Filed:	September 30, 2004	Examiner:	TBA
Title:	SYSTEMS AND METHODS FOR MANAGING MULTIPLE ACCOUNTS ON A RF TRANSACTION DEVICE USING SECONDARY IDENTIFICATION INDICIA	Confirmation No.:	5719

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner For Patents
Mail Stop Amendment
PO Box 1450
Alexandria, VA 22313-1450

Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R., §§1.97 and 1.98, Applicant hereby notifies the U.S. Patent and Trademark Office of the documents listed on the attached Form PTO/SB/08A. Applicant respectfully submits that all pending claims are patentable over the foregoing references, alone or in combination. The Examiner is requested to initial the enclosed Form PTO/SB/08A and return a copy thereof to the undersigned.

The items listed on Form PTO/SB/08A may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark

Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicants reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

1. [] For each of the following items listed on the enclosed copy of Form PTO/SB/08A that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:

2. [X] Any copy of the items listed on the enclosed copy of Form PTO/SB/08A that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior [X] Parent Application, [] Continuation, [] Divisional or [] Continuation-In-Part application under 37 C.F.R. §1.97, U.S. Serial Nos. 10/192,488, filed July 9, 2002.

3. [X] No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:

[X] 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.

[] 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.

[] 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits.

4. [] No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below.

5. [] A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):

- [] A check in the amount of \$180.00 is enclosed in payment of the fee.
- [] Charge the fee to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

6. [] A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:

- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below; and
- b. the attached petition requesting consideration of this Information Disclosure Statement; and
- c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 9 below.

7. [] A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:

- a. [] 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;
- b. [] 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.
- c. The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 9 below.

8. [] I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.

[] I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent

office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months' prior to the filing of this Information Disclosure Statement.

9. A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).

Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

Snell & Wilmer



Howard I. Sobelman
Registration No. 39,038

Dated: 10/11/04

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<p>Substitute for form 1449A/PTO</p> <p style="text-align: center;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p>(use as many sheets as necessary)</p>				Complete if Known	
				Application Number	10/711,720
				Filing Date	September 30, 2004
				First Named Inventor	Fred Bishop, et al.
				Art Unit	TBA
				Examiner Name	TBA
				Attorney Docket Number	60655.3917
Sheet	1	of	11		

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind ⁵ (if known)				
		CH	CH689070		0/31/1998	Peter Bresch		
		EP	0 358 525	A2	03/14/1990	W&T Avery Ltd.		
		EP	0 424 726	A1	10/10/1990	Angewandte Digital Elec		
		PCT	WO 99/03057	A1	01/21/1999	Robert E. Dorf		
		EP	0 933 717	A2	08/04/1999	Citicorp Development Center		
		EP	0 956 818	A1	11/17/1999	Citicorp Development Center		
		EP	0 959 440	A2	11/24/1999	Citicorp Development Center		
		JP	2000-1109	A	01/14/2000	Citicorp Development Center		
		JP	2000-015288	A	01/18/2000	Hitachi Plant Eng & Constr		
		JP	2000-40181	A	02/08/2000	Unknown		

Examiner Signature		Date Considered	
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This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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				Examiner Name	TBA
				Attorney Docket Number	60655.3917
Sheet	2	of	11		
(use as many sheets as necessary)					

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		Office ³	Number ⁴	Kind ⁵ (if known)				
		PCT	WO 00/10144	A1	02/24/2000	3M Innovative Properties Co		
		JP	2000-67312	A	03/03/2000	IBM		
		EP	0 984 404	A2	03/08/2000	IBM		
		PCT	WO 00/38088	A1	06/29/2000	John Klayh		
		EP	1 016 947	A2	07/05/2000	Texas Instruments Inc.		
		JP	2000-207641	A	07/28/2000	NCR International Inc.		
		EP	1 039 403	A2	09/27/2000	Citicorp Development Center		
		JP	2001-5931	A	01/12/2001	Unknown		
		PCT	WO 01/04825	A1	01/18/2001	Intermec IP Corp.		
		PCT	WO 01/15098	A1	03/01/2001	Gamut Interactive		

Examiner Signature	Date Considered
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	10/711,720
				Filing Date	September 30, 2004
				First Named Inventor	Fred Bishop, et al.
				Art Unit	TBA
				Examiner Name	TBA
Sheet	3	of	11	Attorney Docket Number	60655.3917

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Initials ¹	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind ⁵ (if known)				
		EP	1 104 909	A2	06/06/2001	Smartel S.P.A.		
		PCT	WO 01/43095	A2	06/14/2001	Intermec IP Corp.		
		EP	1 113 387	A2	07/04/2001	Schlumberger Systemes		
		PCT	WO 01/72224	A1	10/04/2001	Wolf Fernlund		
		JP	2001-283122	A	10/12/2001	Dainippon Printing Co., Ltd.		
		PCT	WO 01/77856	A1	10/18/2001	Brightstreet.com, Inc.		
		PCT	WO 01/80473	A2	10/25/2001	Sony Electronics, Inc.		
		PCT	WO 01/86535	A1	11/15/2001	Cadmus Technology Ltd.		
		PCT	WO 01/90962	A1	11/29/2001	Grosvenor Leisure Inc.		
		PCT	WO 01/95243	A2	12/13/2001	Battelle Memorial Institute		

Examiner Signature		Date Considered	
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		Office ³	Number ⁴	Kind ⁵ (if known)				
		PCT	WO 02/01485	A1	01/03/2002	Smartclick Corporation		
		PCT	WO 02/13134	A2	02/14/2002	Medmicrochip LC		
		PCT	WO 02/21903	A1	03/21/2002	Mario Witte		
		EP	I 199 684	A2	04/24/2002	Marconi Commerce Systems		
		PCT	WO 02/063545	A2	08/15/2002	Sensormatic Electronics Corp		
		PCT	WO 02/065246	A2	08/22/2002	Stockback Holdings, Inc.		
		PCT	WO 02/065404	A2	08/22/2002	Stuart Williams		
		PCT	WO 02/069221	A1	09/06/2002	Frequency Marketing, Inc.		
		PCT	WO 02/073512	A1	09/19/2002	3M Innovative Properties Co.		
		EP	I 251 450	A1	10/23/2002	NCR International Inc.		

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				First Named Inventor	Fred Bishop, et al.
				Art Unit	TBA
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				Attorney Docket Number	60655.3917
Sheet	5	of	11		

U.S. PATENT DOCUMENTS

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Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/711,720
(use as many sheets as necessary)				Filing Date	September 30, 2004
Sheet	6	of	11	First Named Inventor	Fred Bishop, et al.
				Art Unit	TBA
				Examiner Name	TBA
				Attorney Docket Number	60655.3917

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS		
Examiner Initials ¹	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
		"What's New: Timex Watch Features Speedpass System", http://www.speedpass.com/news/article.jsp?id=51 (1 page)
		"Physical Reality: A Second Look", Ken Sharp, Senior Technical Editor, http://www.idsystems.com/reader/1999_03/phys0399_pt2/phys0399_pt2.htm (6 pages)
		"'Magic Wands' to Speed Mobile Sales", BobBrewin, Jan. 15, 2001, http://www.computerworld.com/mobiletopics/mobile/story/1,10801,563300.html (4 pages)
		"Mobile Speedpass Goes Global as Mobil Singapore Rolls Out Asia's First RFID-Based Pay-At-The-Pump System", Press Release, April 5, 1999, http://www.ti.com/tiris/docs/news_releases/rel12.htm (3 pages)
		"Speedpass Unleashed", June 4, 2002 http://www.cardweb.com/cardtrak/news/cf2_20a_97.html (2 pages)
		Prophecy Central Update #9, October 10, 1997, http://www.bible-prophecy.com/pcu9.htm (5 pages)
		International Newsletter of the TI RFID Group, Issue 20, 2000 (12 pages)
		"CES: Microsoft's SPOT Technology has Humble Origins", by James Niccolai, January 10, 2003, http://archive.inforworld.com/articles/hn/xml/03/01/107030110hnspot.xml?s=IDGNS (3 pages)
		"Microsoft: See SPOT Run On Your Wrist", by Richard Shim, June 5, 2003, http://news.com.com/2100-1041_3-1013442.html?tag=fd_top (1 page)
		"Networking: Microsoft SPOT", by Jeremy A. Kaplan, July 1, 2003, http://www.pcmag.com/print_article/0,3048,a=43561,00.asp (2 pages)
		"Microsoft Launches Smart Personal Object Technology Initiative", Press Release from COMDEX Fall 2002, November 17, 2002, http://www.Microsoft.com/presspass/features/2002/nov02/11-17SPOT.asp (4 pages)

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/711,720
<i>(use as many sheets as necessary)</i>				Filing Date	September 30, 2004
Sheet	7	of	11	First Named Inventor	Fred Bishop
				Art Unit	TBA
				Examiner Name	TBA
				Attorney Docket Number	60655.3917

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		"Bank Extends RFID Payment Pilot: Bank of America will continue to test its QuickWave RFID payment card for another three months", RFID Journal, 01/23/2003	
		"MasterCard to Test RFID Card: Pilot will test whether consumers, merchants and credit card issuers value "contactless" payments", RFID Journal, 12/20/2002	
		"Vendors Target Amusement Parks: Protecting children and enabling cashless payments make RFID an appealing option for the entertainment industry", RFID Journal, 11/27/2002	
		"Inside's Next-Gen Smart Card: The French company plans to introduce an RFID card that uses a 16-bit microprocessor and new encryption technology", RFID Journal, 10/29/2002	
		"Sony, Philips Creating RFID Link: Consumer electronics giants are jointly developing a new RFID standard for payments and for communication between devices", RFID Journal, 09/17/2002	
		"Japan Gets Digital Ticket System: A national ticket seller and phone company are teaming up to create an electronic ticket", RFID Journal, 08/31/2002	
		"Security for Wireless Java: NTRU, a startup that offers security software, has released of Java version of its NTRU encryption algorithm", RFID Journal, 06/27/2002	
		"Making RFID Payments Ubiquitous: Philips and Visa want people to be able to pay for goods and services anywhere by using RFID chips embedded in the phones and other devices", RFID Journal, 06/02/2003	
		"RFID Smart Cards Gain Ground: The convenience of contactless transactions is driving widespread adoption of contactless smart cards", RFID Journal, 04/09/2003	
		"TI Embraces Prox Card Standard: Texas Instruments ISO 14443 payment platform promises faster data transfer rates and more security", RFID Journal, 03/06/2003	
		"Multiple Frequency Transponders: Volume production of dual-band RFID chips begins", Frontline Solutions, 07/16/2003	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/711,720
(use as many sheets as necessary)				Filing Date	September 30, 2004
Sheet	8	of	11	First Named Inventor	Fred Bishop, et al.
				Art Unit	TBA
				Examiner Name	TBA
				Attorney Docket Number	60655.3917

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS		
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
		Functional Specification, Standard Card IC MF1 IC S50, Philips Semiconductors, Product Specification Rev. 5.1 May 2001
		"Biometrics: Speaker Verification", by Kulkarni, et al., http://biometrics.cse.msu.edu/speaker.html , 03/08/2004, 5 pages
		"Judge Dismisses FTC Suit Against Rambus", Evers, IDG New Service, http://www.infoworld.com/article/04/02/18/HNjudgedismisses_1.html , 02/18/2004, 3 pages
		"Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", by Krakow, MSNBC, http://www.msnbc.msn.com/id/3072638 , 02/17/2004, 4 pages
		"The Evolution of Mobile Payment", by McPherson, Financial Insights, 02/02/04, http://www.banktech.com/story/mews/showArticle/jhtml?articleID=17601432 , 2 pages
		"RFID Take Priority With Wal-Mart", by DocMemory, http://www.simmtester.com/page/news/shownews.asp?num=6550 , 02/09/2004, 2 pages
		"Microsoft, IBM and Phillips Test RFID Technology", by Rohde, IDG New Service, http://www.computerweekly.com/Article127889.htm , 02/09/2004, 3 pages
		"Pay By Touch Press Releases", http://www.paybytouch.com/press.html , 02/10/2004, 3 pages
		"PowerPay RFID Payment and Marketing Solution Speeds Purchases at Seahawks Stadium with Technology from Texas Instruments", http://www.powerpayit.com/news/Seahawks_pr.html , 02/09/2004, 2 pages
		"Putting Their Finger on It", by Wilson, http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable , 02/09/2004, 2 pages
		"TI Embraces Prox Card Standard", by Roberti, 03/06/2003, http://www.ti.com/tiris/docs/in-the-news/2003/3-6-03.shtml , 2 pages

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		"Paying It By Ear", The Guardian, 01/18/2003, http://money.guardian.co.uk/creditanddebt/creditcards/story/0,1456,876908,00.html , 3 pages	
		Pay By Touch - Company, http://www.paybytouch.com/company.html	
		"Identix Inc. - Empowering Identification™ - Understanding Biometrics", http://www.identix.com/newsroom/news_biometrics_face.html , 1 page	
		"International Biometric Group - Signature Biometrics: How It Works", http://www.ibgweb.com/reports/public/reports/signature-scan_tech.html , 02/18/2004, 1 page	
		"International Biometric Group - Voice Recognition Technology: How It Works", http://www.ibgweb.com/reports/public/reports/voice-scan_tech.html , 02/18/2004, 1 page	
		"The Henry Classification System", International Biometric Group, 7 pages	
		"Individual Biometrics - Hand Geometry", http://ctl.ncsc.dni.us/biomet%20web/BMHand.html , 02/18/04, 2 pages	
		"Individual Biometrics - Retinal Scan", http://ctl.ncsc.dni.us/biomet%20web/BMRetinal.html , 2/18/04, 2 pages	
		"Individual Biometrics - Iris Scan", http://ctl.ncsc.dni.us/biomet%20web/BMIRis.html , 2/18/04, 2 pages	
		"Individual Biometrics - Vascular Patterns", http://ctl.ncsc.dni.us/biomet%20web/BMVascular.html , 02/18/04, 1 page	
		"Individual Biometrics - Fingerprint", http://ctl.ncsc.dni.us/biomet%20web/BMFingerprint.html , 2/18/04, 3 pages	

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				Art Unit	TBA
				Examiner Name	TBA
				Attorney Docket Number	50655.1500

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS		
Examiner Initials ¹	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
		"Fingerprint Technology - Identix Inc. - Empowering Identification™ - Understanding Biometrics", http://www.identix.com/newsroom/news_biometrics_finger.html , 2/18/04, 1 page
		"Individual Biometrics - Facial Recognition", http://ctl.ncsc.dni.us/biomet%20web/BMfacial.html , 2/18/04, 2 pages
		"Fingerprint Analysis - The Basics", http://www.crimtrac.gov.au/fingerprintanalysis.htm , 2/18/04, 3 pages
		"Visual Speech and Speaker Recognition", by Luettin, 06/30/2000, http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html , 1 page
		"Automatic Ear Recognition by Force Field Transformations", by Hurley, et al., The Institution of Electrical Engineers, 2000, pp. 71-75
		"Everything You Need to Know About Biometrics", by Bowman, Identix Cropoation, January 2000, 8 pages
		"How Fingerprint Scanners Work", by Harris, http://computer.howstuffworks.com/fingerprint-scanner.htm/printable , 02/18/04, 6 pages
		"How Facial Recognition Systems Work", by Bonsor, http://computer.howstuffworks.com/facial-recognition.htm/printable , 2/18/04, 6 pages
		"Biometrics: Hand Geometry", by Ross, et al., http://biometrics.cse.msu.edu/hand_geometry.html , 2/26/04, 2 pages
		"Biometric Person Authentication: Odor", by Korotkaya, Department of Information Technology, Laboratory of Applied Mathematics, Lappeenranta University of Technology, 18 pages
		"ISO Magnetic Stripe Card Standards", http://www.cyberd.co.uk/support./technotes/ioscards.htm , 2/9/04, 4 pages

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		Filing Date	September 30, 2004
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		Examiner Name	TBA
Sheet	11	of	11
		Attorney Docket Number	

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